

SS STATE MS.-DESOTO CO.
SS FILEPrepared By:

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 Jackson, MS 39236-2690
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SEP 22 12 14 PM '04

BK 482 PG 546
E. DAVIS CH. CLK.Indexing Instructions:

Section 19, Township 1 South, Range 7 West
 Lot 68, Section A Revised,
 Greenbrook Subdivision
 Plat Book 8 at Pages 53-54
 DeSoto County, Mississippi

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 29th day of August 2000, James T. George and Sharon J. George executed and delivered to Alliance Title, as Trustee for Decision One Mortgage Company, LLC, a certain Deed of Trust securing a Note payable to the order of Decision One Mortgage Company, LLC, recorded in Book 1489 at Page 101 of the office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, on the 8th day of September 2000, Decision One Mortgage Company, LLC, executed and delivered to Mortgage Electronic Registration System, Inc., its successors and assigns as nominee for Household Finance Corporation, its successor and assigns, a certain Corporation Assignment of Deed of Trust, recorded at Book 1545 at Page 289 in the office of the Chancery Clerk of DeSoto County, Mississippi, which granted, bargained, sold, conveyed and assigned to Mortgage Electronic Registration System, Inc., its successors and assigns as nominee for Household Finance Corporation, its successor and assigns, all of its right, title and interest in and to said Deed of Trust, with assignment being re-filed in Book 1850 at Page 174;

WHEREAS, default was made in the payment of said Note and/or said Deed of Trust; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any subsequent holder of the note secured by said Deed of Trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing, duly signed and acknowledged and recorded in the County where the premises are located; and

WHEREAS, the holder of said Deed of Trust and the Note secured thereby, substituted Christi Gandy Anderson as Trustee therein, as authorized by the terms thereof, as evidenced by instrument dated April 28, 2004, and filed and recorded in Book 1995 at Page 652 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Note and/or said Deed of Trust and the entire debt secured thereby having been declared to be due and payable, and the

legal holder of said indebtedness, Mortgage Electronic Registration System, Inc., its successors and assigns as nominee for Household Finance Corporation, its successor and assigns, having requested the undersigned Substitute Trustee to execute the trust and sell the land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees, and expenses of sale.

WHEREAS, after posting the Substitute Trustee's Notice of Sale and after having advertised the said sale in all respects as required by law and the terms of said Deeds of Trust, as evidenced the Proof of Publication which is attached hereto as **EXHIBIT "A"** the undersigned did, on August 27, 2004, between the hours of 11:00 a.m. and 4:00 p.m. at the east door of the DeSoto County Courthouse, in Hernando, Mississippi, offer the hereinafter described property for sale to the highest and best bidder for cash in the matter required by law and the terms and conditions of said Deed of Trust; and

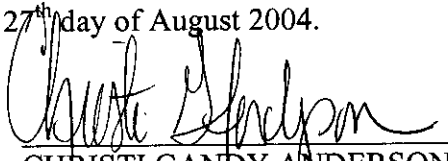
WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of Ninety-Five Thousand Two Hundred Sixty-Six and 00/100 Dollars (\$95,266.00), which was the highest and best bid for cash or credit for said land and property, and said bidder was then and there declared to be the purchaser thereof.

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto **HOUSEHOLD FINANCE CORP II**, the following described real estate, together with all of the improvements and appurtenances thereunto, situated in DeSoto County, Mississippi, to wit:

Lot 68, Section A, Revised, Greenbrook Subdivision, situated in Section 19, Township 1 South, Range 7 West, City of Southaven, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 53-54, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above-described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature on this the 27th day of August 2004.


 CHRISTI GANDY ANDERSON
 Substitute Trustee

STATE OF MISSISSIPPI
COUNTY OF RANKIN

PERSONALLY appeared before me, the undersigned authority in and for said jurisdiction, on this, the 27th day of August 2004, the within named Christi Gandy Anderson, the Substituted Trustee in the foregoing Substitute Trustee's Deed in said representative capacity, she executed, signed and delivered the above and foregoing instrument on the day and year therein mentioned, after having been authorized so to do.



Julie E. Eanes
NOTARY PUBLIC

Grantor's Address:

Substitute Trustee
A-250 River Oaks Office Place
1080 River Oaks Drive
Jackson, MS 39232
Telephone: 601.936.2800

Grantee's Address:

Household Finance Corp II
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Telephone: 813.571.8620
651.234.3619

This document prepared by and
after recording should be returned to:

CHRISTI GANDY ANDERSON
MACNEILL & BUFFINGTON, P.A.
1080 RIVER OAKS DRIVE
A-250 RIVER OAKS OFFICE PLACE
JACKSON, MISSISSIPPI 39232



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S
NOTICE OF SALE
WHEREAS, on the 29th day of August 2000, James T. George and Sharon J. George, executed and delivered to Alliance Title, as Trustee for Decision One Mortgage, LLC, a certain Deed of Trust securing a Note payable to the order of Decision One Mortgage, LLC, recorded in Book 1489 at Page 101 of the office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and
WHEREAS, on the 8th day of September 2000, Decision One Mortgage, executed and delivered to Mortgage Electronic Registration System, Inc., its successors and assigns as nominee for Household Finance Corporation, its successor and assigns, a certain Corporation Assignment of Deed of Trust, recorded at Book 1545 at Page 289, in the office of the Chancery Clerk of DeSoto County, Mississippi, which granted, bargained, sold, conveyed and assigned to Mortgage Electronic Registration System, Inc. all of its right, title and interest in and to said Deed of Trust, with assignment being re-filed in Book 1850 at Page 174;
WHEREAS, default was made in the payment of said Note and/or said Deed of Trust; and
WHEREAS, under the terms of said Deed of Trust, the beneficiary or any subsequent holder of the note secured by said Deed of Trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing, duly signed and acknowledged and recorded in the County where the premises are located; and
WHEREAS, the holder of said Deed of Trust and the Note secured thereby, substituted Christi Gandy Anderson as Trustee therein, as authorized by the terms thereof, as evidenced by instrument dated April 28, 2004, and filed and recorded in Book 1995 at Page 689 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and
WHEREAS, default having been made in the terms and conditions of said Note and said Deed of Trust and the same debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, Mortgage Electronic Registration System, Inc., having requested the undersigned Substitute Trustee

Volume No. 109 on the 5 day of Aug., 2004
Volume No. 109 on the 12 day of Aug., 2004
Volume No. 109 on the 19 day of Aug., 2004
Volume No. 109 on the 26 day of Aug., 2004
Volume No. _____ on the _____ day of _____, 2004

Lisa Fuller
Sworn to and subscribed before me, this 26 day of Aug., 2004
BY Judy H. Douglas
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Sing to execute the trust and sell the land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sum due thereunder, together with attorney's fees, Substitute Trustee's fees, and expenses of sale.
B. C. Mak NOW THEREFORE, I, Christi Gandy Anderson, Substitute Trustee, on the 27th day of August 2004, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the east door of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:
Lot 68, Section A, Revised, Greenbrook Subdivision, situated in Section 19, Township 1 South, Range 7 West, City of Southaven, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 55-56, in the office of the Chancery Clerk of DeSoto County, Mississippi. This to the above-described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.
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ing to same
L PUBLISHER
WITNESS my signature on this the 23rd day of July, 2004.
/s/ CHRISTI GANDY ANDERSON
MacNEILL & BUFFINGTON, P.A.
1080 RIVER OAKS DRIVE
A-250 RIVER OAKS OFFICE
PLACE
JACKSON, MISSISSIPPI 39232
Christi Gandy Anderson, Esq.
MacNeill & Buffington, P.A.
1080 River Oaks Drive, Suite A-250
Jackson, MS 39232
Telephone: 601.936.2800
Publish: August 5, 12, 19, and 26, 2004.
EXHIBIT
"A"
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